

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kristen Lynn Hope  
John Edward Witcofsky  
Debtors

Case No. 18-00327-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 16, 2023

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Kristen Lynn Hope, John Edward Witcofsky, 100 Innsbruck Dr, Lehighton, PA 18235-9481
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5016192	ARM Lawyers, Attn: Brent J. Riegel, Esquire, 18 N 8th St, Stroudsburg, PA 18360-1718
5016863	+ Carbon County Bureau of Collections, P.O. Box 14, Jim Thorpe, PA 18229-0014
5016211	HTA Machine Shop, 404 Bridge St, Weissport, PA 18235-2214
5016187	Hope Kristen Lynn, 100 Innsbruck Dr, Lehighton, PA 18235-9481
5016189	Law Office of Adam R Weaver Esq, 1407 Blakeslee Boulevard Dr E, Lehighton, PA 18235-9665
5016213	Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067
5016212	Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
5016215	Pnc Bank Credit Card, PO Box 5570, Cleveland, OH 44101-0570
5016230	Taylor North East Inc., 931 Hemlock Rd, Morgantown, PA 19543-9767
5022389	+ Taylor Northeast, Jeff Fried, H&K Equipment, 4200 Casteel Dr, Coraopolis PA 15108-9725
5016236	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50306
5016238	William Holand, Dentist, 432 S 9th St, Lehighton, PA 18235-1812
5016188	Witcofsky John Edward, 100 Innsbruck Dr, Lehighton, PA 18235-9481

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 18:41:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5016190	Email/PDF: bncnotices@becket-lee.com	Feb 16 2023 18:46:46	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
5016191	EDI: CITICORP.COM	Feb 16 2023 23:44:00	Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
5016193	EDI: BANKAMER.COM	Feb 16 2023 23:44:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
5043820	EDI: BANKAMER.COM	Feb 16 2023 23:44:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5016195	EDI: BANKAMER.COM	Feb 16 2023 23:44:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
5016194	EDI: BANKAMER.COM	Feb 16 2023 23:44:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
5016196	EDI: BANKAMER.COM	Feb 16 2023 23:44:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
5016198	Email/Text: rwild@c2cresources.com	Feb 16 2023 18:41:00	C2C Resources, LLC, 56 Perimeter Ctr E Ste 100, Atlanta, GA 30346-2214

5016199	EDI: CAPITALONE.COM	Feb 16 2023 23:44:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
5017123	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 16 2023 18:41:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
5016217	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 16 2023 18:41:00	Rbs Citizens Cc, 1 Citizens Dr MSC ROP, Riverside, RI 02915
5016200	EDI: CAPITALONE.COM	Feb 16 2023 23:44:00	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
5016204	EDI: CITICORP.COM	Feb 16 2023 23:44:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5016205	EDI: CITICORP.COM	Feb 16 2023 23:44:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
5016206	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 16 2023 18:41:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5016207	EDI: WFNNB.COM	Feb 16 2023 23:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5016208	EDI: WFNNB.COM	Feb 16 2023 23:44:00	Comenitybk/victoriasec, PO Box 182789, Columbus, OH 43218-2789
5030320	+ EDI: CITICORP.COM	Feb 16 2023 23:44:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
5154031	EDI: Q3G.COM	Feb 16 2023 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5025895	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Feb 16 2023 18:41:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
5016209	Email/Text: collectionbankruptcies.bancorp@53.com	Feb 16 2023 18:41:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
5016210	+ Email/Text: collectionbankruptcies.bancorp@53.com	Feb 16 2023 18:41:00	Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave SE, Grand Rapids, MI 49546-8803
5016202	EDI: JPMORGANCHASE	Feb 16 2023 23:44:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5016203	EDI: JPMORGANCHASE	Feb 16 2023 23:44:00	Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington, DE 19850-5278
5044028	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2023 18:46:37	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5038226	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 16 2023 18:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5035213	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 18:41:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
5016214	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 18:41:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
5016216	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 18:41:00	Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8003
5016901	+ EDI: RECOVERYCORP.COM	Feb 16 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5040375	EDI: Q3G.COM	Feb 16 2023 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5043252	EDI: Q3G.COM	Feb 16 2023 23:44:00	Quantum3 Group LLC as agent for, Comenity

5043259	EDI: Q3G.COM	Feb 16 2023 23:44:00	Bank, PO Box 788, Kirkland, WA 98083-0788
5016218	Email/Text: bkdepartment@rtresolutions.com	Feb 16 2023 18:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5016219	Email/Text: DeftBkr@santander.us	Feb 16 2023 18:41:00	Real Time Resolutions, Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655
5016220	EDI: RMSC.COM	Feb 16 2023 23:44:00	Santander Bank NA, PO Box 12646, Reading, PA 19612-2646
5016224	EDI: RMSC.COM	Feb 16 2023 23:44:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
5016221	EDI: RMSC.COM	Feb 16 2023 23:44:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
5016222	+ EDI: RMSC.COM	Feb 16 2023 23:44:00	Syncb/lowe's, PO Box 956005, Orlando, FL 32896-0001
5016223	EDI: RMSC.COM	Feb 16 2023 23:44:00	Syncb/paypal Extras Mc, PO Box 965005, Orlando, FL 32896-5005
5043837	+ EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5016225	EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5016226	EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5016227	EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5016228	EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank/Lowe's, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5016229	EDI: RMSC.COM	Feb 16 2023 23:44:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5016231	Email/Text: bankruptcydepartment@tsico.com	Feb 16 2023 18:41:00	Transworld Systems Inc., PO Box 17221, Wilmington, DE 19850-7221
5035608	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5029927	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
5016232	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	US Bank, 4325 17th Ave S, Fargo, ND 58125-6200
5016234	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	US Bank, Bankruptcy Department, PO Box 5229, Cincinnati, OH 45201-5229
5016233	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	US Bank, PO Box 5227, Cincinnati, OH 45201-5227
5016235	EDI: USBANKARS.COM	Feb 16 2023 23:44:00	US Bank/Rms Cc, Card Member Services, PO Box 108, Saint Louis, MO 63166-0108
5016237	EDI: WFFC2	Feb 16 2023 23:44:00	Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438
5036464	EDI: WFFC2	Feb 16 2023 23:44:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5016197	##	Broad Mountain Emerg PHYS,PLLC, PO Box 37956, Philadelphia, PA 19101-0556
5016201	##	Carbon County Adult Probation, PO Box 26, Jim Thorpe, PA 18229-0026

TOTAL: 0 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC Bank N.A. amps@manleydeas.com
Adam R Weaver	on behalf of Debtor 2 John Edward Witcofsky AttyWeaver@icloud.com
Adam R Weaver	on behalf of Debtor 1 Kristen Lynn Hope AttyWeaver@icloud.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	Kristen Lynn Hope	Social Security number or ITIN    xxx-xx-4924
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	John Edward Witcofsky	Social Security number or ITIN    xxx-xx-8815
	First Name    Middle Name    Last Name	EIN:    81-2328675
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    5:18-bk-00327-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristen Lynn Hope

John Edward Witcofsky  
dba The Experts**By the  
court:**2/16/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**